

Atty. Dkt. No. 037607-0232

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gang et al.  
Title: SYSTEM AND METHOD FOR  
FACILITATING SALE OF A  
LOAN TO A SECONDARY  
MARKET PURCHASER  
Appl. No.: 10/737,295  
Filing Date: 12/16/2003  
Examiner: Richard C. Weisberger  
Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 459164328 US	03/17/05
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

03/21/2005 AWONDAF1 00000083 10737295

04 FC:1806

180.00 OP

**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

**RELEVANCE OF EACH DOCUMENT**

The relevance of the foreign-language documents is described in English-language abstracts for the documents provided herewith. An English translation of the foreign-language documents is not readily available. However, the absence of such translation does not relieve the PTO from its duty to consider the submitted foreign language documents (37 CFR §1.98 and MPEP §609).

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

**FEE**

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

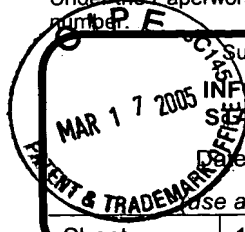
Date 3/17/05

By Jean M. Tibbetts

FOLEY & LARDNER LLP  
Customer Number: 34099  
Telephone: (414) 297-5531  
Facsimile: (414) 297-4900

Jean M. Tibbetts  
Attorney for Applicant  
Registration No. 43,193

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control



Substitute for form 1449B/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: March 17, 2005

Use as many sheets as necessary)

Sheet 1 of 3

## Complete if Known

Application Number	10/737,295
Filing Date	12/16/2003
First Named Inventor	John E. Gang
Group Art Unit	3624
Examiner Name	Richard C. Weisberger
Attorney Docket Number	037607-0232

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A1	6,651,884	B2	Predergast et al.	11-25-2003	
	A2	6,594,635	B1	Erlanger	07-15-2003	
	A3	6,584,467	B1	Haught et al.	06-24-2003	
	A4	6,505,176	B2	DeFrancesco, Jr. et al.	01-07-2003	
	A5	6,438,526	B1	Dykes et al.	08-20-2002	
	A6	6,405,181	B2	Lent et al.	06-11-2002	
	A7	6,385,594	B1	Lebda et al.	05-07-2002	
	A8	6,311,169	B2	Duhon	10-30-2001	
	A9	6,289,319	B1	Lockwood	09-11-2001	
	A10	6,226,624	B1	Watson et al.	05-01-2001	
	A11	6,202,053	B1	Christiansen et al.	03-13-2001	
	A12	6,144,948		Walker et al.	11-07-2000	
	A13	6,125,349		Maher	09-26-2000	
	A14	6,119,103		Basch et al.	09-12-2000	
	A15	6,112,190		Fletcher et al.	08-29-2000	
	A16	6,088,686		Walker et al.	07-11-2000	
	A17	6,014,645		Cunningham	01-11-2000	
	A18	5,995,947		Fraser et al.	11-30-1999	
	A19	5,970,464		Apte et al.	10-19-1999	
	A20	5,966,699		Zandi	10-12-1999	
	A21	5,940,812		Tengel et al.	08-17-1999	
	A22	5,878,403		DeFrancesco et al.	03-02-1999	
	A23	5,870,721		Norris	02-09-1999	
	A24	5,797,133		Jones et al.	08-18-1998	
	A25	5,732,400		Mandler et al.	03-24-1998	
	A26	5,699,527		Davidson	12-16-1997	
	A27	5,696,907		Tom	12-09-1997	
	A28	5,611,052		Dykstra et al.	03-11-1997	
	A29	5,274,547		Zoffel et al.	12-28-1993	
	A30	5,262,941		Saladin et al.	11-16-1993	
	A31	5,239,462		Jones et al.	08-24-1993	
	A32	4,876,648		Lloyd	10-24-1989	
	A33	3,316,395		Lavin	04-25-1967	
	A34	20040064402	A1	Dreyer et al.	04-01-2004	
	A35	20040034592	A1	Hu et al.	02-19-2004	
	A36	2004/0030649	A1	Nelson et al.	02-12-2004	
	A37	20040030616	A1	Florange et al.	02-12-2004	
	A38	20040002915	A1	McDonald et al.	01-01-2004	
	A39	20030233316	A1	Hu et al.	12-18-2003	
	A40	20030233260	A1	Snell et al.	12-18-2003	
	A41	20030229581	A1	Green et al.	12-11-2003	
	A42	20030229553	A1	Kongyingyong et al.	12-11-2003	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: March 17, 2005 <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/737,295
				Filing Date	12/16/2003
				First Named Inventor	John E. Gang
				Group Art Unit	3624
				Examiner Name	Richard C. Weisberger
Sheet	2	of	3	Attorney Docket Number	037607-0232

**U.S. PATENT DOCUMENTS**

		U.S. Patent Document			
	B1	20030220879	A1	Gaughan et al.	11-27-2003
	B2	20030217034	A1	Shutt	11-20-2003
	B3	20030208385	A1	Zander et al.	11-06-2003
	B4	20030187702	A1	Bonissone et al.	10-02-2003
	B5	20030187701	A1	Bonissone et al.	10-02-2003
	B6	20030187700	A1	Bonissone et al.	10-02-2003
	B7	20030187699	A1	Bonissone et al.	10-02-2003
	B8	20030187698	A1	Bonissone et al.	10-02-2003
	B9	20030187697	A1	Bonissone et al.	10-02-2003
	B10	20030187696	A1	Bonissone et al.	10-02-2003
	B11	20030182159	A1	Bonissone et al.	09-25-2003
	B12	20030177032	A1	Bonissone et al.	09-18-2003
	B13	20030172025	A1	Gallina	09-11-2003
	B14	20030167191	A1	Slabonik et al.	09-04-2003
	B15	20030144949	A1	Blanch	07-31-2003
	B16	20030093366	A1	Halper et al.	05-15-2003
	A17	20030065614	A1	Sweeney	04-03-2003
	B18	20030036996	A1	Lazerson	02-20-2003
	B19	20030036994	A1	Witzig et al.	02-20-2003
	B20	20030033242	A1	Lynch et al.	02-13-2003
	B21	20030033241	A1	Harari	02-13-2003
	B22	20030028478	A1	Kinney et al.	02-06-2003
	B23	20020152155	A1	Greenwood et al.	10-17-2002
	B24	20020138414	A1	Baker, IV	09-26-2002
	B25	20020111835	A1	Hele et al.	08-15-2002
	B26	20020099650	A1	Cole	07-25-2002
	B27	20020091630	A1	Inoue	07-11-2002
	B28	20020091550	A1	White et al.	07-11-2002
	B29	20020087364	A1	Lerner et al.	07-04-2002
	B30	20020059137	A1	Freeman et al.	05-16-2002
	B31	20020052835	A1	Toscano	05-02-2002
	B32	20020052815	A1	Johnson et al.	05-02-2002
	B33	20020040339	A1	Dhar et al.	04-04-2002
	B34	20010037287	Z1	Broadbent et al.	11-01-2001
	B35	20010032178	A1	Adams et al.	10-18-2001
	B36	20010029482	A1	Tealdi et al.	10-11-2001

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office e <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	B37	JP	2003223559	A	Good Loan KK	08-08-2003		
	B38	WO	01/041019	A2	Gauer et al.	06-07-2001		
	B39	JP	2002288426	A	Fukui Ginko KK	10-04-2002		

 Examiner  
Signature

 Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: March 17, 2005 <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				<b>Application Number</b>	10/737,295
				<b>Filing Date</b>	12/16/2003
				<b>First Named Inventor</b>	John E. Gang
				<b>Group Art Unit</b>	3624
				<b>Examiner Name</b>	Richard C. Weisberger
				<b>Attorney Docket Number</b>	037607-0232
Sheet	3	of	3		

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Offic e <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	C1	WO	01/27832	A1	Karkukly et al.	04-19-2001		
	C2	JP	2002259696	A	Tokyo Mitsubishi Ginko KK	09-13-2002		
	C3	JP	2002007701	A	Dainippon Printing Co. Ltd.	01-11-2002		
	C4	JP	04182868	A	Kosaka	06-30-1992		
	C5	WO	2003009152	A1	Cochran et al.	01-30-2003		
	C6	WO	0223443	A1	Flynn	03-21-2002		
	C7	WO	0208855	A2	Ward et al.	01-31-2002		
	C8	WO	0198999	A2	Poulter et al.	12-27-2001		
	C9	WO	0180123	A1	Beg et al.	10-25-2001		
	C10	WO	0163534	A2	Watje et al.	08-30-2001		
	C11	WO	0163445	A2	Watje et al.	08-30-2001		
	C12	WO	0150318	A2	Keyes et al.	07-12-2001		
	C13	WO	0139079	A1	Johnson	05-31-2001		
	C14	WO	0133461	A1	DiPietro	05-10-2001		
	C15	WO	0118718	A1	Taylor	03-15-2001		
	C16	WO	0116845	A1	Neumann et al.	03-08-2001		
	C17	WO	0075833	A2	Tran et al.	12-14-2000		
	C18	WO	0062209	A1	Sherman	10-19-2000		
	C19	WO	0021011	A2	Nishith et al.	04-13-2000		
	C20	WO	9948036	A1	Jammal et al.	09-23-1999		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	C21	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 213 pgs.	

Examiner Signature	Date Considered
-----------------------	--------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.